

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 01 Jan to 30 Jun 2014

business name	business group	% resolved in favour of consumer (average for all businesses = 57%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 40%)	mortgages and home finance (average for all businesses = 32%)	general insurance (average for all businesses = 36%)	PPI (average for all businesses = 64%)	investments (average for all businesses = 46%)	life & pensions and decumulation (average for all businesses = 29%)
Admiral Insurance Company Limited	Admiral Group	24%	*	*	24%	*	*	*
Scottish Equitable Plc	Aegon Group	37%	*	*	*	*	*	40%
Stonebridge International Insurance Ltd	Aegon Group	21%	*	*	22%	*	*	*
Ageas Insurance Limited	Ageas Insurance Limited	45%	*	*	45%	*	*	*
Tesco Underwriting Limited	Ageas Insurance Limited	41%	*	*	41%	*	*	*
Allianz Insurance Plc	Allianz Insurance	59%	*	*	35%	62%	*	*
Aviva Health UK Limited	AVIVA	57%	*	*	57%	*	*	*
Aviva Insurance Limited	AVIVA	48%	*	*	30%	68%	*	*
Aviva Life & Pensions UK Limited	AVIVA	25%	*	*	26%	*	*	23%
Aviva Life Services UK Limited	AVIVA	22%	*	*	20%	*	*	24%
AXA Insurance UK Plc	AXA	41%	*	*	42%	*	*	*
AXA PPP Healthcare Limited	AXA	45%	*	*	45%	*	*	*
AXA Wealth Services Limited	AXA	9%						

			*	*	*	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	77%	*	*	*	77%	*	*
MBNA Limited	Bank of America Merrill Lynch Group	93%	35%	*	97%	94%	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	32%	35%	16%	*	33%	*	*
The Governor and Company of the Bank of Ireland	Bank of Ireland	10%	*	*	*	*	*	*
Barclays Bank Plc	Barclays	66%	49%	52%	47%	69%	57%	32%
Barclays Stockbrokers Limited	Barclays	34%	*	*	*	*	35%	*
Clydesdale Financial Services Limited	Barclays	38%	37%	*	*	*	*	*
Firstplus Financial Group Plc	Barclays	80%	33%	*	*	93%	*	*
BUPA Insurance Limited	BUPA	40%	*	*	40%	*	*	*
Canada Life Limited	Canada Life	17%	*	*	*	*	*	9%
Pinnacle Insurance Plc	Cardiff Pinnacle	77%	*	*	53%	85%	*	*
Canada Square Operations Limited	Citibank	21%	*	*	*	20%	*	*
Citibank International plc	Citibank	52%	*	*	*	*	*	*
CitiFinancial Europe Plc	Citibank	75%	*	*	*	78%	*	*
CIS General Insurance Limited	CO-OP	32%	*	*	32%	*	*	*
Platform Home Loans Ltd	CO-OP	34%	*	*	*	*	*	*
The Co-operative Bank Plc	CO-OP	40%	32%	28%	*	44%	*	*
UK Insurance Limited	Direct Line	40%	*	*	40%	*	*	*
Domestic & General Insurance Plc	Domestic & General	48%	*	*	48%	*	*	*
esure Insurance Limited	ESURE	22%	*	*	22%	*	*	*



The Mortgage Business Plc	Lloyds	40%	*	38%	*	*	*	*
Clydesdale Bank Plc	National Australia Group	57%	52%	42%	40%	60%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	37%	*	*	38%	*	*	*
Nationwide Building Society	Nationwide	12%	31%	32%	13%	8%	*	43%
The Mortgage Works (UK) Plc	Nationwide	10%	*	10%	*	*	*	*
Abbey Life Assurance Company Limited	No Group	24%	*	*	*	*	*	23%
ACE European Group Limited	No Group	56%	*	*	56%	*	*	*
ACF Car Finance Limited	No Group	20%	*	*	*	18%	*	*
Acromas Insurance Company Limited	No Group	34%	*	*	34%	*	*	*
Advantage Insurance Company Limited	No Group	51%	*	*	51%	*	*	*
AIB Group (UK) Plc	No Group	42%	39%	*	*	43%	*	*
AIG Europe Limited	No Group	35%	*	*	35%	*	*	*
American Express Insurance Services Europe Limited	No Group	30%	*	*	*	28%	*	*
American Express Services Europe Limited	No Group	41%	34%	*	*	46%	*	*
Amtrust Europe Limited	No Group	49%	*	*	49%	*	*	*
Amtrust International Underwriters Ltd	No Group	57%	*	*	57%	*	*	*
Anglian Windows Ltd	No Group	9%	*	*	*	8%	*	*
Arnold Clark Automobiles Limited	No Group	15%	*	*	*	14%	*	*
Assurant General Insurance Limited	No Group	65%	*	*	62%	71%	*	*
Automobile Association Insurance	No Group	41%			41%			

Services Limited			*	*		*	*	*
Banque PSA Finance	No Group	43%	56%	*	*	*	*	*
BISL Limited	No Group	46%	*	*	46%	*	*	*
Blemain Finance Limited	No Group	47%	47%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	35%	35%	*	*	*	*	*
Brightside Insurance Services Limited	No Group	55%	*	*	55%	*	*	*
British Gas Insurance Limited	No Group	38%	*	*	38%	*	*	*
Capital One (Europe) plc	No Group	32%	17%	*	*	33%	*	*
Card Protection Plan Ltd	No Group	53%	*	*	53%	*	*	*
Casheuronet UK LLC	No Group	74%	74%	*	*	*	*	*
Close Brothers Limited	No Group	38%	*	*	*	*	*	*
Close Motor Finance Limited	No Group	16%	*	*	*	9%	*	*
Countrywide Assured Plc	No Group	23%	*	*	12%	*	*	38%
Countrywide Principal Services Limited	No Group	15%	*	31%	13%	5%	*	*
Covea Insurance plc	No Group	32%	*	*	32%	*	*	*
Coventry Building Society	No Group	3%	*	*	*	2%	*	*
Creation Consumer Finance Ltd	No Group	52%	56%	*	*	*	*	*
Creation Financial Services Limited	No Group	47%	45%	*	*	*	*	*
CT Capital PLC	No Group	85%	*	*	*	88%	*	*
Cumberland Building Society	No Group	8%	*	*	*	5%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	38%	*	*	38%	*	*	*









Secure Trust Bank Plc	No Group	23%	*	*	*	*	*	*
Shop Direct Finance Company Limited	No Group	65%	62%	*	*	76%	*	*
Southern Pacific Mortgage Limited	No Group	62%	*	60%	*	*	*	*
Sterling Insurance Company Limited	No Group	43%	*	*	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	28%	*	*	*	*	*	27%
Swinton Group Ltd	No Group	27%	*	*	27%	*	*	*
Sygma Banque	No Group	50%	*	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	51%	*	*	*	*	50%	*
The Funding Corporation Limited	No Group	71%	*	*	*	76%	*	*
The Society of Lloyd's	No Group	41%	*	*	39%	*	*	*
Towergate Underwriting Group Limited	No Group	30%	*	*	*	*	*	*
UK Car Group Limited	No Group	19%	*	*	*	20%	*	*
Union Reiseversicherung AG	No Group	70%	*	*	70%	*	*	*
Vanquis Bank Limited	No Group	24%	24%	*	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	40%	40%	*	*	*	*	*
WDFC UK Limited	No Group	53%	53%	*	*	*	*	*
Welcome Financial Services Limited	No Group	76%	44%	*	*	86%	*	*
Wesleyan Assurance Society	No Group	38%	*	*	*	*	*	*
WorldPay (UK) Limited	No Group	17%	17%	*	*	*	*	*
Zenith Insurance plc	No Group	48%	*	*	48%	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	19%	*	*	*	*	*	16%



Tesco Personal Finance PLC	Tesco Personal Finance	29%	32%	*	29%	28%	*	*
Bradford & Bingley Plc	UK Asset Resolution	8%	*	29%	14%	5%	*	*
Mortgage Express	UK Asset Resolution	17%	*	17%	*	*	*	*
NRAM plc	UK Asset Resolution	49%	42%	35%	*	62%	*	*
Unum Ltd	Unum Limited	75%	*	*	75%	*	*	*
Virgin Money plc	Virgin Money	16%	*	19%	*	*	*	*
West Bromwich Building Society	West Bromwich Group	15%	*	*	*	10%	*	*
West Bromwich Mortgage Company Limited	West Bromwich Group	1%	*	1%	*	*	*	*
Yorkshire Building Society	Yorkshire	7%	23%	26%	*	4%	*	*
Openwork Limited	Zurich	21%	*	*	*	13%	*	*
Zurich Assurance Ltd	Zurich	22%	*	*	19%	*	*	24%
Zurich Insurance PLC	Zurich	33%	*	*	33%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2014 - that resulted in a change in outcome in favour of the consumer (comparing the financial business's response to the consumer's complaint and the final outcome after our involvement).

\* Where no figure is shown, either there were no cases - or there were fewer than 30 cases and the percentage would not be statistically meaningful.

**business name:** the names listed alphabetically in this column are the official names by which businesses are regulated.

**business group:** this column shows the name of any larger group that the individual business was part of at the end of the six-month period.